

Exhibit “O”

From: James Tilton [mailto:jamtilton@yahoo.com]
Sent: Thursday, December 10, 2015 2:22 AM
To: CFA Vik Grover <vikgrover@att.net>
Cc: Baritz.Steven@Gmail.com
Subject: RE: LOI

Vik,

Here are the changes, as best as I can recall. As we agreed, we must use the phrase best efforts, as the filings are not totally under are control, especially during the holidays.

- 1) The August 10Q, I put January 18 instead of the 15th, since the 18th. is a Monday and in this business, usually the auditors work on weekends, so it gives us an extra couple of days.
- 2) We agree to pay KBM the first payment of \$ 60K within 2 weeks of the August 10Q being filed. International wires can take only a few hours, but the banks will only guaranty 5 business days. Plus add our internal paperwork and transfers. In reality, it will only be a couple of days and not two weeks.
- 3) The 10K will be filed no later than the extension date, which is March 14 (or 105 days after the November 30 fiscal year ends).
- 4) The final payment of \$ 120K to KBM will be made within 30 days of the 10K being filed. In reality it will be much quicker.
- 5) We fully expect regulatory approval for the two pension companies going into NSAV and Malone's audit revealing no substantial difference between our UK GAAP financial, however, as we agreed, a clause MUST be in that says if for WHATEVER reason the two pension companies can't go in NSAV, Wilton has 90 days to put in something of equal or greater value. This is very important. This will NOT effect our commitment to pay KBM, pay the payable's and keep NSAV current.
- 6) If we default on point 5, we will return control of NSAV (I guess via the preferred shares) within 5 business days, as long as we are paid back whatever money we have advanced NSAV for payable's, accounting, auditing, legal, Nevada, transfer agent and KBM. I know this may seem unfair, but we can't foresee what the U.K. regulators will decide on NSAV owning the pension companies and is U.S. GAAP and U.K. GAAP are exactly the same and we may have close to \$ 300K in the deal by then and we can't lose it. My partners won't go for it. Don't worry, I have many more possible replacements for the pension companies, including possibly a company doing \$ 50 million in revenue.
- 7) Wilton reserves the right to conduct complete due diligence upon signing this LOI.
- 8) Finally, a clause stating that Wilton own 100% of the two pension companies.

That should do it. I think Conrad will review it even before I pay him, as he and I got along quite well.

Thanks.

James

On Thu, 12/10/15, Vik Grover, CFA <vikgrover@att.net> wrote:

Subject: RE: CONF CALL SET FOR TODAY - WED DEC 9TH AT 1:00 PACIFIC TIME
To: "Bruce Blechman" <bruceblechman@msn.com>, "James Tilton" <jamtilton@yahoo.com>
Cc: Baritz.Steven@Gmail.com
Date: Thursday, December 10, 2015, 3:06 AM

Glad we sorted things
out, please send me those comments so when I get to my desk tomorrow morning I can bang out the LOI with
changes and circulate it.

Best,

Vik Grover, CFA
IX Advisors
(212) 731-4806
(direct)

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Message-----

From: Bruce Blechman [<mailto:bruceblechman@msn.com>]

Sent: Wednesday, December 09, 2015 1:24 PM
To: 'James Tilton' <jamtilton@yahoo.com>
Cc: Baritz.Steven@Gmail.com;
vikgrover@att.net
Subject: CONF CALL SET FOR TODAY - WED DEC 9TH AT 1:00 PACIFIC TIME

Conference call number is 605-562-3140 Access Code is 332162# Please
confirm:

Bruce Blechman
Consultants Worldwide, LLC
619-501-1456

Gentlemen,

Bruce will be setting up the call, as I can't do it from my house.

He'll send you the call in details.

Thanks.

James